United	States Bankruptcy Co	ourt	V.I. (D.())					
Northern Dist	trict of Illinois Eastern	Division	Voluntary Petition					
Name of Dobtor /if individual optor Last First M	iddlo):	Name of Joint Debtor (Spouse) (Last, Fire	et Middle)					
Name of Debtor (if individual, enter Last, First, M Conglis, I	,		is, Katherine					
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):						
Last four digits of Soc. Sec./Complete EIN or othe state all) ***-**-7574	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete Ell state all	N or other Tax I.D. No (if more than one,					
Street Address of Debtor (No. & Street, City, and	I State):	Street Address of Joint Debtor (No. & Str	reet, City, and State):					
210 Gregory M. Sears		210 Gregory M. Sears						
Gilberts IL	60136	Gilberts IL	60136					
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal F	Place of Business:					
KAI	NE		KANE					
Mailing Address of Debtor (if different from street	address)	Mailing Address of Joint Debtor (if different	nt from street address):					
Location of Principal Assets of Business Debtor	(if different from street address above):							
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)					
Individual (includes Joint Debtors)	☐ Heath Care Business	Chapter 7	☐ Chapter 15 Petition for Recognition					
☐ Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C 101 (51B)	Chapter 9	of a Foreign Main Proceeding					
See Exhibit D on page 2 of this form	Railroad	Chapter 11 Chapter 12	☐ Chapter 15 Petition for Recognition					
Partnership	Stockbroker	Chapter 13	of a Foreign Nonmain Proceeding					
Other (If debtor is not one of the above entities, check this box and	Commodity Broker	Nature o	f Debts (Check one Box)					
state type of entity below.)	☐ Clearing Bank	Debts are primarily consumer	Debts are primarily business					
	Tax-Exempt Entity	debts, defined in 11 U.S.C.	debts.					
	(Check box, if applicable.)	§ 101(8) as "incurred by an individual primarily for a						
-	Debtor is a tax-exempt organization under Title 26 of the	personal, family, or household purpose."						
	United States Code (the Internal Revenue Code).	purpose.						
Filing Fee (Che	·	Cha	apter 11 Debtors					
Filling Fee attached	Solve Silve Solvy	Check one box	as defined in 11 U.S.C. Sec 101(51D)					
Timig 1 do dilacited		Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)						
Filing Fee to be paid in installments (application signed application for the court's consideration		Check if:	Unidated dahis (contribution dahis const					
unable to pay fee except in installments. Rul		insiders or affliates) are less than	liquidated debts (excluding debts owed to a 2 million.					
☐ Filing Fee wavier requested (applicable to ch	napter 7 individuals only). Must	Check all applicable boxes:						
attach signed application for the court's cons	ideration. See Official Form 3B.	A plan is being filed with this petition						
		of creditors, in acccordance with 1	ited prepetition from one of more classes 1 U.S.C. § 1126(b).					
Statistical/Administrative Information			This space is for court use only					
Debtor estimates that funds will be available Debtor estimates that after any exempt prof	for distribution to unsecured credtiors. perty is excluded and administrative expenses	naid there will be no						
funds available for distribution to unsecured		F===, 0.0.0 11 00 110						
	00- 1,000- 5,001- 10,0		ver					
49 99 199 9	99 5,000 10,000 25,0	00 50,000 100,000 100 1	0,000					
Estimated Assets	<u> </u>							
\$0 to \$10,000 \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million					
Estimated Liabilities \$0 to \$50,000 to	\$100,000 to	1 \$1 million to						
\$50,000 \$100,000	\$100,000 to	\$100 million More than	\$100 million					

	Document_	_ Page 2 of 38		
_	Voluntary Petition	Name of Debtor(s)		
I	his page must be completed and filed in every case)		Conglis, Nicholas Katherine Conglis	
Location Where Filed	All Prior Bankruptcy Case Filed Within Last 8		Date Filed:	
Location where riled		Case Number:	Date Filed.	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more t	nan one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K and pursuant to S	Exhibit A ted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)	I, the attorney for the that I have informed chapter 7, 11, 12 or explained the relief a	Exhibit B ebtor is an individual whose debts are primar petitioner named in the foreg the petitioner that (he or she r 13 of title 11, United Stat vailable under each such cha if to the debtor the notice re	going petition, declare) may proceed under tes Code, and have pter. I further certify
Exhibit A	A is attached and made a part of this petition.		/s/ Mark E Levine	
		Mark E Levine		Dated: 09/17/2007
Yes, and No.	Exh (To be completed by every individual debtor. If a joint petition is file of completed and signed by the debtor is attached and made a part of this petition. If a joint petition is file of completed and signed by the debtor is attached and made a part of this point petition: Information Regardia	ibit D ed, each spouse must complete petition. rt of this petition. Ing the Debtor - Venue pplicable Box.) lace of business, or principal ager part of such 180 days to all partner, or partnership per place of business or principal sasets in the United States to interests of the parties will be	and attach a separate Exhibit D.) all assets in this District for 180 han in any other District. and assets in the United out is a defendant in an action one served in regard to the	r safety?
		olicable boxes. debtor's residence. (If box o		
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and			
	Debtor has included in this petition the deposit with the court or period after the filing of the petition.	f any rent that would becom	e due during the 30-day	

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Conglis, Nicholas **Katherine Conglis**

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Printed Name of Foreign Representative

Date:

Signature of Foreign Representative

/s/ Nicholas Conglis

Nicholas Conglis

08/30/2007 Dated:

/s/ Katherine Conglis

Katherine Conglis

Dated: 08/30/2007

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Mark E Levine

Signature of Attorney for Debtor(s)

Mark E Levine

Printed Name of Attorney & Bar Number

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 09/17/2007

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Nichalas Canalia	•	Here
Dated:	08/30/2007	/s/ Nicholas Conglis	*	Sign & Date
I certify un	der penalty of perjury t	hat the information provided above is true and correct.		
l I	5. The United States trustee of apply in this district.	or bankruptcy administrator has determined that the credit counseling requirement of	11 U.S.C. § 10	99(h)
	Active military duty in a m	ilitary combat zone.		
particip	• •	U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonating in person, by telephone, or through the Internet.);	abie ellort, (0	
of reali		sions with respect to financial responsibilities.);	able offert to	
	Incapacity. (Defined in 11	1 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so	as to be incapa	able
	4. I am not required to receive otion for determination by the	e a credit counseling briefing because of: [Check the applicable statement.] [Must be court.]	e accompanied	
credit o provide deadlir period	counseling briefing within the fi ed the briefing, together with a ne can be granted only for cau . Failure to fulfill these require	reasons stated in your motion, it will send you an order approving your request. You first 30 days after you file your bankruptcy case and promptly file a certificate from the copy of any debt management plan developed through the agency. Any extension of use and is limited to a maximum of 15 days. A motion for extension must be filed with the ments may result in dismissal of your case. If the court is not satisfied with your reasing a credit counseling briefing, your case may be dismissed.	e agency that of the 30-day in the 30-day	
•	an file my bankruptcy case nov	est, and the following exigent circumstances merit a temporary waiver of the credit count. [Summarize existed by a motion for determination by the court.]	• .	
dovo		redit counseling services from an approved agency but was unable to obtain the serv	•	
perfor a cop	d States trustee or bankruptcy rming a related budget analysis y of a certificate from the agen	re the filing of my bankruptcy case, I received a briefing from a credit counseling ager administrator that outlined the opportunties for available credit counseling and assist is, but I do not have a certificate from the agency describing the services provided to recy describing the services provided to you and a copy of any debt repayment plan deter your bankruptcy case is filed.	ted me in me. You must	file
perfor	rming a related budget analysis	administrator that outlined the opportunties for available credit counseling and assists, and I have a certificate from the agency describing the services provided to me. All epayment plan developed through the agency.		the
	1. Within the 180 days before	e the filing of my bankruptcy case, I received a briefing from a credit counseling agen	icy approved by	/ tne

Nicholas Conglis

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Katherine Conglis	Here
Dated	d: 08/30/2007	/s/ Katherine Conglis	Sign & Date
I certi	fy under penalty of perjury that	the information provided above is true and correct.	
	The United States trustee or bar does not apply in this district.	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.	C. § 109(h)
	Active military duty in a military	combat zone.	
	- · · · · · · · · · · · · · · · · · · ·	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable efform person, by telephone, or through the Internet.);	ort, to
	Incapacity. (Defined in 11 U.S of realizing and making rational decisions	C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be with respect to financial responsibilities.);	e incapable
t	I am not required to receive a cropy a motion for determination by the court.	edit counseling briefing because of: [Check the applicable statement.] [Must be accom]	npanied
	credit counseling briefing within the first 3 provided the briefing, together with a copy deadline can be granted only for cause ar period. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must st 0 days after you file your bankruptcy case and promptly file a certificate from the agency of any debt management plan developed through the agency. Any extension of the 30 at is limited to a maximum of 15 days. A motion for extension must be filed within the 30 s may result in dismissal of your case. If the court is not satisfied with your reasons for credit counseling briefing, your case may be dismissed.	y that D-day O-day
	days from the time I made my request, a	counseling services from an approved agency but was unable to obtain the services during the following exigent circumstances merit a temporary waiver of the credit counseling flust be accompanied by a motion for determination by the court.] [Summarize exigent ci	g requirement
	United States trustee or bankruptcy adm performing a related budget analysis, bu	filing of my bankruptcy case, I received a briefing from a credit counseling agency apprinistrator that outlined the opportunties for available credit counseling and assisted me it I do not have a certificate from the agency describing the services provided to me. Yo escribing the services provided to you and a copy of any debt repayment plan developed bur bankruptcy case is filed.	in ou must file
	United States trustee or bankruptcy adm	filing of my bankruptcy case, I received a briefing from a credit counseling agency apprinistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a determinent plan developed through the agency.	'n

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$3,400

The Filing Fee has been paid.

Balance Due

-\$100

2. The source of the compensation paid to me was:

Debtor(s)	Other: (specify)
(-)	Oti ICI. (apecily)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 09/17/2007 /s/ Mark E Levine

Attorney Name: Mark E Levine
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6239485

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
US Bank - 210 Gregory M. Sears Gilberts, IL 60136 (Debtor's Residence)	Fee Simple	J	\$ 315,000	\$ 243,381

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$315,000.00



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	C M H	Debtor's Property Deduct	Value of Interest in , Without ting Any I Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Chase Bank sheeking assemt through 9200		\$	8
		Chase Bank checking account #xxxxx8306		J A	-
		Chase Bank checking account #xxxx8344	Н	\$	610
		Chase Bank savings account #xxxx1532	Н	\$	402
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	poto-pario, dionocinativare			
06. Wearing Apparel					
		Necessary wearing apparel.	J	\$	450
07. Furs and jewelry.					
		Earrings, watch, costume jewelry, wedding rings	J	\$	75
08. Firearms and sports, photographic, and other hobby equipment.	X		_		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
PFG Record # 298858		1000 1000 1000 1000 1000 100 100 100 10	Form B6	B (10/05)	Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

	SCH	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
PEG Record # 298858		 - 	Form B	5B (10/05) Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	Type of Property N O N E Description and Location of Property J C Current v Debtor's li Property, Deducti Secured								
25. Autos, Truck, Trailers and other vehicles and accessories.									
		1996 Toyota Camry (over 212,000 miles)	J	\$ 1,615					
		2000 Dodge Ram (over 118,000 miles)	J	\$ 3,230					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	Х								
31. Animals	Х								
32. Crops-Growing or Harvested. Give particulars.	Х								
33. Farming equipment and implements.	Х								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total (Report also on Summary of Schedules)		\$6,890					

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Nicholas Conglis and Katherine Conglis, Debtors

SCHEDULE C - PROPER	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property	705 11 00 5140 004		
US Bank - 210 Gregory M. Sears Gilberts, IL 60136 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 315,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Chase Bank checking account #xxxx8344	735 ILCS 5/12-1001(b)	\$ 610	\$ 610
Chase Bank savings account #xxxx1532	735 ILCS 5/12-1001(b)	\$ 402	\$ 402
Chase Bank checking account #xxxxx8306	735 ILCS 5/12-1001(b)	\$ 8	\$ 8
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
06. Wearing Apparel	705 00 5/40 4004() ()	0 450	
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 450	\$ 450
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(b)	\$ 75	\$ 75
25. Autos, Truck, Trailers and other vehicles and accessories.			
1996 Toyota Camry (over 212,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,615
2000 Dodge Ram (over 118,000 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 830	\$ 3,230

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 National City Mortgage Co. Attn Bankruptcy Department LOC7180 PO Box 94991 Acct No.: 44892981604240226		J	Dates: Nature of Lien: Mortgage - Second Market Value: \$ 320,000 Intention: Reaffirm 524 (c) *Description: US Bank - 210 Gregory M. Sears Gilberts, IL 60136 (Debtor's Residence)				\$ 24,436	\$ 0
2 <u>US Bank</u> Bankruptcy Department 4801 Frederica St St Joseph KY 42301 Acct No.: 4800096683		J	Dates: Nature of Lien: Mortgage Market Value: \$ 315,000 Intention: Reaffirm 524 (c) *Description: US Bank - 210 Gregory M. Sears Gilberts, IL 60136 (Debtor's Residence)				\$ 218,945	\$ 0

Total

\$ 243,381 \$

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 07-17013 Doc 1 Filed 09/18/07 Entered 09/18/07 17:15:24 Desc Main Document Page 13 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AT&T Universal Card Attn: Bankruptcy Dept. PO Box 688902 Des Moines IA 50368 Acct #: 5491130352620140		Н	Dates: 1995 Reason: Credit Card or Credit Use				\$ 7,500
2	Bank of America/MBNA Bankruptcy Department PO Box 15726 Wilmington DE 19836 Acct #: 53290550161247		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$ 7,300

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
3 Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 3,200	
Acct #: 42668410401754								

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Chase Bank Michael Fine/Sarah Faulkner 131 S Dearborn St, Fl 5 Chicago IL 60603

Clerk of Circuit Court Richard J. Daley Center 50 W. Washington St., Rm. 1001 Chicago IL 60602

4	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 52227630202155	н	Dates: 2003 Reason: Credit Card or Credit Use	\$ 12,000
5	Chase Attn: Bankruptcy Dept. PO Box 15153 Wilmington DE 19836 Acct #: 4266830130126986	н	Dates: 1993 Reason: Credit Card or Credit Use	\$ 16,000
6	Citicorp Bankruptcy Department PO Box 688918 Des Moines IA 50368 Acct #: 5424180285219454	Н	Dates: 1988 Reason: Credit Card or Credit Use	\$ 2,900

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Academy Collection Service Bankruptcy Department 10965 Decatur Rd. Philadelphia PA 19154



NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Document Page 16 of 38 UNITED STATES BANKRUPTCY COURT

In re

Nicholas Conglis and Katherine Conglis / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007830190905		Н	Dates: 1999 Reason: Credit Card or Credit Use				\$ 1,700
Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$ 6,400
Gander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 6,000
Macy's Bankruptcy Department PO BOx 689195 Des Moines IA 50368 Acct #: 437630769630		Н	Dates: 1990 Reason: Credit Card or Credit Use				\$ 11,000
Bankruptcy Department PO Box 183018 Columbus OH 43218		Н	Dates: 1999 Reason: Credit Card or Credit Use				\$ 1,800
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007830190905 Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 Gander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289 Macy's Bankruptcy Department PO BOx 689195 Des Moines IA 50368 Acct #: 437630769630 Shell Bankruptcy Department PO Box 183018	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007830190905 Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 Gander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289 Macy's Bankruptcy Department PO BOx 689195 Des Moines IA 50368 Acct #: 437630769630 Shell Bankruptcy Department PO Box 183018 Columbus OH 43218	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007830190905 Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 Gander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289 Macy's Bankruptcy Department PO BOx 689195 Des Moines IA 50368 Acct #: 437630769630 Shell Bankruptcy Department PO Box 183018 Columbus OH 43218	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007830190905 Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 Cander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289 Macy's Bankruptcy Department PO Box 689195 Des Moines IA 50368 Acct #: 437630769630 Shell Bankruptcy Department PO Box 183018 Columbus OH 43218 Dates: 1990 Reason: Credit Card or Credit Use Dates: 1990 Reason: Credit Card or Credit Use Credit Card or Credit Use	Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 H Dates: 2006 Reason: Credit Card or Credit Use Dates: 2006 Reason: Credit Card or Credit Use Dates: 5201300010986289 H Dates: 1990 Reason: Credit Card or Credit Use Dates: 2006 Reason: Credit Card or Credit Use Dates: 2	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007630190905 Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 Gander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289 Macv's Bankruptcy Department PO Box 689195 Des Moines IA 50368 Acct #: 437630769630 Shell Bankruptcy Department PO Box 183018 Columbus OH 43218	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007630199095 Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007690657100 Gander Mountain Attn: Bankruptcy Dept. PO Box 659569 San Antonio TX 78265 Acct #: 5201300010986289 Macy's Bankruptcy Department PO Box 689195 Des Moines IA 50368 Acct #: 437630769630 Shell Bankruptcy Department PO Box 183018 Columbus OH 43218

Total Amount of Unsecured Claims

\$ 75,800.00

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



Case 07-17013 Doc 1 Filed 09/18/07 Entered 09/18/07 17:15:24 Desc Main Document Page 19 of 38 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSH							
Status: Married	,,,,							
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Unemployed	Office Manager						
Name of Employer:		James S Kakos DDS						
Years Employed		5 years						
Employer Address:		1401 S Arlington Heights Rd						
City, State, Zip	,	Arlington Heights, IL 60005						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 4,750.00			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 0.00	\$ 4,750.00			
4. LESS PAYROLL DEDUCTIONS					
a. Payroll Taxes and Social Security	\$ 0.00	\$ 1,211.68			
b. Insurance	\$ 0.00	\$ 143.34			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 237.50			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 1,592.52			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 3,157.48			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
3. Income from real property	\$ 0.00	\$ 0.00			
). Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00			
for the debtor's use or that of dependents listed above. 1. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
2. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income					
(Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 0.00	\$ 3,157.48			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 3,157	.48			
there is only one debtor repeat total reported on line 15.)	Poport also an Summany of Schadulas and if applicable on Statistical Summany				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

UNITED STATES BARRENT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors Bankruptcy Docket #:

Attorney fo	r Debtor: Mark E Lev	vine				
	SCHEDUL	E J - CURRENT	EXPENSES OF I	NDIVIDUAL	DEBTOR(S)	
•	ete this schedule by estimati ade bi-weekly, quarterly, ser		penses of the debtor and the de show monthly rate.	ebtor's family at time o	ase filed. Prorate any	
Check b	ox if joint petition is filed & de	btor's spouse maintains a sep	parate household. Complete a se	parate schedule of exp	enditures labeled "Spous	e".
. Rent or	home mortgage paym	ent (include lot rented	for mobile home)			\$ 2,199.28
a. Rea	I Estate taxes included	d? [x] Yes [] No	b. Property insura	ance included?	[x] Yes [] No	
Utilities:	a. Electricity and H	leating Fuel				\$ 197.00
	b. Water and Sewe	-				\$ 50.00
	c. Telephone					\$ 0.00
	d. Other Garba	age, Internet, Cable				\$ 17.00
Home M	laintenance (repairs a	nd upkeep)				\$ -
Food	` '	,				\$ 300.00
Clothing						\$ -
•	and Dry Cleaning					\$ -
Medical	and Dental Expenses					\$ -
	rtation (not including o		as, Tolls/Parking, Fees	Licenses, Repai	r, Bus/Train	\$ 190.91
=	ion, Clubs and Enterta		· •			\$ 5.00
). Charitab	le Contributions					\$ -
. Insuranc		-	nome mortgage payment	s)		\$ -
	a. Homeowner's or	Renter's				\$ -
	b. Life					·
	c. Health					\$- \$ 450.00
	d. Auto e. Other					\$ 150.00
) T (-						\$ -
•			e mortgage payments)			\$ -
(Specify	<i>'</i>	Tax Repayments, Repayments, Repayments			, ,, ,,,,\	<u> </u>
o. mstalline	a. Auto	pter 11, 12, and 13 ca	ises, do not list payments	s to be included if	і ріап)	\$-
	b. Reaffirmation Pa	ayments				\$ -
	c. Other		\$-			\$-
I. Alimony	, maintenance and sup	oport paid to others				\$ -
5. Paymen	ts for support of additi	onal dependents not li	iving at your home			\$-
6. Regular	expenses from operat	tion of business, profe	ssion, or farm (attach det	tailed statement)		\$ -
7. Other:	Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	•	Childcare & Babysitting	Pet Care:	
	\$30.00	\$5.00	\$0.00	\$ -	\$ -	\$35.00
	GE MONTHLY EXPEN cal of Summary of Certain L		port also on Summary of Schec	lules and if applicable	, on	\$ 3,144.19
9. Describe <i>Non</i> e	e any increase/decrea	se in expenditures ant	icipated to occur within the	ne year following	the filing this docur	ment:
). STATEN	MENT OF MONTHLY N	NET INCOME	a. Average monthly inco	ome from Line 15	of Schedule I	\$ 3,157.48
			b. Average monthly exp	enses from Line	18 above	\$ 3,144.19
			c. Monthly net income (a. minus b.)		\$ 13.29
			d. Total amount to be pa	aid into plan mont	hly	\$ 3,740.00

Record #: 298858

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

NONE X

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2007: \$4,750/mthly	Employment
AMOUNT	SOURCE
Spouse	
AMOUNT	SOURCE

2006: \$57,000 2005: \$54,375



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In re

Nicholas Conglis and Katherine Conglis, Debtors

2. INCOME OTHER THAN FROM E	MPLOYMENT OR OPERATION OF BU	SINESS:	
ne two years immediately preceding	the commencement of this case. Give pa iling under chapter 12 or chapter 13 mus	ent, trade, profession, operation of the debtor articulars. If a joint petition is filed, state inco st state income for each spouse whether or r	me for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
3. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and	С.		
. INDIVIDUAL OR JOINT DEBTOR(ervices, and other debts to any credi alue of all property that constitutes o nat were made to a creditor on account approved nonprofit budgeting and	(S) WITH PRIMARILY CONSUMER DEI tor made within 90 days immediately pro- r is affected by such transfer is not less ant of a domestic support obligation or as creditor counseling agency. (Married de	BTS: List all payments on loans, installment occeeding the commencement of this case if than \$600.00. Indicate with an asterisk (*) as part of an alternative repayment schedule to both the spouses are separated and a joint peas the spouses are separated and a joint pease.	he aggregate ny payments under a plan by nust include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**

COURT OF AGENCY AND LOCATION

STATUS OF DISPOSITION

Chase Bank vs Nicholas P Conglis

Collections

Circuit Court of Cook County, Illinois

Pending

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property Case 07-17013 Doc 1 Filed 09/18/07 Entered 09/18/07 17:15:24 Desc Main Document Page 24 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

Name and

Address of

Assignee

STATEMENT OF FINANCIAL AFFAIRS 06. ASSIGNMENTS AND RECEIVERSHIPS: a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Terms of Date

Assignment or

Settlement

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of

Assignment

of Custodian	Title & Number	Order	Property
Address	of Court Case	of	and Value of
Name and	Name & Location	Date	Description

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and,	Date
Value	if Loss Was Covered in Whole or in	of
of Property	Part by Insurance, Give Particulars	Loss

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In re

Nicholas Conglis and Katherine Conglis, Debtors

	STATEMENT OF F	INANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEBT C	OUNSELING OR BANKRUPTCY:		
	der the bankruptcy law or preparation	to any persons, including attorneys, for cons n of a petition in bankruptcy within one (1) ye	
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Law Office of Peter Francis			Payment/Value: 3,500.00
Geraci			•
55 E. Monroe Street #3400 Chicago, IL 60603			
a petition in bankruptcy within 1 year imi Name and Address of Payee	,, g	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property
MMI/CCCS 9009 W. Loop S.		2007	\$50.00
Houston, TX 77096 Phone 866.983.2227			
·			
Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than property transferred either absolutely or as security.	ity with two (2) years immediately prost include transfers by either or both	rse of the business or financial affairs of the eceding the commencement of this case. (No spouses whether or not a joint petition is file	Married debtors
Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than property transferred either absolutely or as secur filling under chapter 12 or chapter 13 mu	ity with two (2) years immediately prost include transfers by either or both	eceding the commencement of this case. (Market of the case)	Married debtors
Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than property transferred either absolutely or as secur filing under chapter 12 or chapter 13 muspouses are separated and a joint petition.	ity with two (2) years immediately prost include transfers by either or both	eceding the commencement of this case. (Ne spouses whether or not a joint petition is file	Married debtors
Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than property and the property of the securifiling under chapter 12 or chapter 13 muspouses are separated and a joint petition. Name and Address of	ity with two (2) years immediately prost include transfers by either or both	eceding the commencement of this case. (New spouses whether or not a joint petition is filed Describe Property	Married debtors
Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than property and the property of the securifiling under chapter 12 or chapter 13 muspouses are separated and a joint petition. Name and Address of Transferee, Relationship	ity with two (2) years immediately prost include transfers by either or both on is not filed.)	eceding the commencement of this case. (No spouses whether or not a joint petition is filed by the property and the property of the property o	Married debtors



other Device	Transfer(s)	Closing
Trust or	of	of Sale or
Name of	Date(s)	Amount and Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

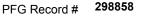
14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property





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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

5. PRIOR ADDRESS OF DEBTOR	(S):	
	, , ,	encement of this case, list all premises which the debtor case. If a joint petition is filed, report also any separate address
Address	Name Used	Dates of Occupancy
6. SPOUSES and FORMER SPOU	SES:	
ouisiana, Nevada, New Mexico, Pu	erto Rico, Texas, Washington, or Wisco	n, or territory (including Alaska, Arizona, California, Idaho, nsin) within eight (8) years immediately preceding the any former spouse who resides or resided with the debtor in
Name		
7. ENVIRONMENTAL INFORMATION the		
or the purpose of this question, the Environmental Law" means any fedoxic substances, wastes or material	following definitions apply: eral, state, or local statute or regulation i	regulating pollution, contamination, releases of hazardous or und water, or other medium, including, but not limited to, is, or material.
or the purpose of this question, the Environmental Law" means any fedoxic substances, wastes or material tatutes or regulations regulating the	following definitions apply: eral, state, or local statute or regulation into the air, land, soil surface water, grocleanup of the these substances, wasterproperty as defined under any Environm	und water, or other medium, including, but not limited to,
or the purpose of this question, the Environmental Law" means any fedoxic substances, wastes or material tatutes or regulations regulating the Site" means any location, facility, or perated by the debtor, including, bu	following definitions apply: eral, state, or local statute or regulation of into the air, land, soil surface water, ground cleanup of the these substances, waster property as defined under any Environment not limited to, disposal sites.	und water, or other medium, including, but not limited to, is, or material.

Name and Address

of Governmental Unit

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the

Date

of Notice

Environmental

Environmental Law:

Site Name

and Address

NONE

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In re

Nicholas Conglis and Katherine Conglis, Debtors

Asterial. Indicate the governmental unit to which the notice was sent and the date of the notice. Site Name Name and Address of Governmental Unit of Notice Law 7c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the ebtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket umber. Name and Address of Docket Status of Governmental Unit Number Disposition 8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and indired dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a sartnership, sole proprietor, or was self-employed in a trade, profession, or of other activity either full—or part-time within is xis (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this	STATEMENT OF FINANCIAL AFFAIRS				
And Address of Governmental Unit of Notice Law To. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the ebbtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket umber. Name and Address of Docket Status of Governmental Unit Number Disposition 8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and indirect addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a anteneship, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn of Address Business Ending December 1.	17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.				
lebtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket umber. Name and Address of Docket Status of Disposition 8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a lartnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn of Business Ending E				Environmental Law	
8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and anding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn of Address Business Ending E			<u>-</u>	·	
8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Sec. No./Complete EIN or Of Sec. Sec. No./Com	Name and Address of	Docket	Status of		
If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and antiquiding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and and and addresses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and and addresses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn of Sec. No./Complete EIN or of of and Ending E Ending E	Governmental Unit	Number	Disposition		
the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six 6) years immediately preceding the commencement of this case. Name & Last Four Digits of . Nature Beginn oc. Sec. No./Complete EIN or . of and Other TaxPayer I.D. No. Address Business Ending D	within six (6) years immediately preced If the debtor is a partnership, list the na ending dates of all businesses in which	ing the commencement of this case. mes, addresses, taxpayer identification n the debtor was a partner or owned 5 per	umbers, nature of the businesses, and	beginning and	
oc. Sec. No./Complete EIN or . of and Other TaxPayer I.D. No. Address Business Ending D	If the debtor is a corporation, list the na ending dates of all businesses in which	mes, addresses, taxpayer identification n the debtor was a partner or owned 5 per			
Other TaxPayer I.D. No. Address Business Ending D	Name & Last Four Digits of			Beginning	
Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.	•	Address	5 ·	and Ending Dates	
	b. Identify any business listed in subdiv	vision a., above, that is "single asset real	estate" as defined in 11 USC 101.		

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In re

Nicholas Conglis and Katherine Conglis, Debtors

nas been, within six years immedia executive, or owner of more than 5	ately preceding the commencement of this	pration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a per activity, either full- or part-time.
· ·	ding the commencement of this case. A de	only if the debtor is or has been in business, as defined above, ebtor who has not been in business within those six years
19. BOOKS, RECORDS AND FINA	ANCIAL STATEMENTS:	
ist all bookkeepers and accountar he keeping of books of account an		preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	_
19b. List all firms or individuals whaccount and records, or prepared a . Name		ling the filing of this bankruptcy case have audited the books of Dates Services Rendered
19c. List all firms or individuals who	at the time of the commencement of this	case were in possession of the books of account and records
	o at the time of the commencement of this faccount and records are not available, ex	case were in possession of the books of account and records kplain.
		•
of the debtor. If any of the books of . Name 19d. List all financial institutions, cre	f account and records are not available, ex Address	ntile and trade agencies, to whom a financial statement was



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In re

Nicholas Conglis and Katherine Conglis, Debtors

	STATEMENT OF FIN	
0. INVENTORIES		
ist the dates of the last two in		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of	inventory	(specify cost, market of other
Inventory	Supervisor	basis)
List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
1. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREHOLDERS	S:
	OFFICERS, DIRECTORS AND SHAREHOLDERS p, list nature and percentage of interest of each me Nature of Interest	
If the debtor is a partnershi Name and Address 1b. If the debtor is a corpora	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a	Percentage of Interest Interest Indirectly owns,
Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest	Percentage of Interest Interest and each stockholder who directly or indirectly owns,
Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation.	Percentage of Interest and each stockholder who directly or indirectly owns, Nature and Percentage of
If the debtor is a partnershi Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a	Percentage of Interest Interest and each stockholder who directly or indirectly owns,
Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation.	Percentage of Interest and each stockholder who directly or indirectly owns, b. Nature and Percentage of Stock Ownership
Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation. Title	Percentage of Interest and each stockholder who directly or indirectly owns, b. Nature and Percentage of Stock Ownership
Name and Address 1b. If the debtor is a corpora ontrols, or holds 5% or more Name and Address	p, list nature and percentage of interest of each me Nature of Interest tion, list all officers & directors of the corporation; a of the voting or equity securities of the corporation . Title	Percentage of Interest and each stockholder who directly or indirectly owns, b. Nature and Percentage of Stock Ownership

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In re

Nicholas Conglis and Katherine Conglis, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS
22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.		
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PA	RTNERSHIP OR DISTRIBUTION BY A COPO	DRATION:
·	•	edited or given to an insider, including compensation in any sisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
24. TAX CONSOLIDATION GROU	UP:	
for tax purposes of which the debt	. ,	mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the
for tax purposes of which the debt case. Name of	tor has been a member at any time within six (Taxpayer	
for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS:	tor has been a member at any time within six (Taxpayer Identification Number (EIN)	6) years immediately preceding the commencement of the
for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS:	tor has been a member at any time within six (Taxpayer Identification Number (EIN)	
for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS:	tor has been a member at any time within six (Taxpayer Identification Number (EIN)	number of any pension fund to which the debtor, as an

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/30/2007 /s/ Nicholas Conglis

Nicholas Conglis

X Date & Sign

Dated: 08/30/2007 /s/ Katherine Conglis

X Date & Sign

Katherine Conglis

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis / Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention PROPERTY TO BE RETAINED US Bank - 210 Gregory M. Sears Gilberts, IL 60136 Reaffirm 524 (c) National City Mortgage Co. (Debtor's Residence) Attn Bankruptcy Department LOC7180 PO Box 94991 US Bank - 210 Gregory M. Sears Gilberts, IL 60136 Reaffirm 524 (c) **US Bank** (Debtor's Residence) **Bankruptcy Department** 4801 Frederica St St Joseph KY 42301

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/30/2007 /s/ Nicholas Conglis

Nicholas Conglis

/s/ Katherine Conglis

Katherine Conglis

X Date & Sign

X Date & Sign

Dated:

08/30/2007

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMO	UNTS SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$315,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$6,890	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$243,381	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$75,800	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,157
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,144
TOTALS			\$ 321,890 TOTAL ASSETS	\$ 319,181 TOTAL LIABILITIES	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Nicholas Conglis and Katherine Conglis, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 3,157.48
Average Expenses (from Schedule J, Line 18)	\$ 3,144.19
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,750.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 75,800.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 75,800.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	08/30/2007	/s/ Nicholas Conglis	X Date & Sign
		Nicholas Conglis	
Dated:	08/30/2007	/s/ Katherine Conglis	X Date & Sign
		Katherine Conglis	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis, and Katherine Conglis / Debtors

Attorney for Debtor: Mark E Levine

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/30/2007 /s/ Nicholas Conglis

Nicholas Conglis

X Date & Sign

Dated: 08/30/2007 /s/ Katherine Conglis

Katherine Conglis

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITEDISTATES BARKRUSTOS COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Conglis and Katherine Conglis, Debtors

Attorney for Debtor: Mark E Levine

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Nicholas Conglis Dated: 08/30/2007 X Date & Sign Nicholas Conglis 08/30/2007 /s/ Katherine Conglis Dated: X Date & Sign **Katherine Conglis** Dated: 09/17/2007 /s/ Mark E Levine X Date & Sign Bar No: 6239485 Attorney: Mark E Levine